

# CHILD FINANCIAL EXPLOITATION

5 signs a child may be being financially exploited:



**MONEY LAUNDERING** is when criminals try to hide the source of money made from crime. They want it to look like it came from a legitimate source so they can use the money without raising suspicion from banks or the police.

**Criminals recruit and exploit young people to help them move money. They may get paid or receive “gifts”. These people are often called Money Mules.**

**Transferring criminal money through your bank account is an offence with consequences that can affect your future.**

## SUDDEN WEALTH

They suddenly have new clothes, gadgets, or cash and they can't clearly explain where it's from. Secretive about money or their bank account.

## BEHAVIOUR

Defensive or withdrawn when asked about money, phone activity, or spending. Nervous when their phone goes off, or unusually anxious – possibly out of fear if someone is pressuring them.

## RELATIONSHIPS

Influence from new or older friends. Spending time with new people you haven't met, and seems to be doing things at their request – like transferring money.

## TRANSACTIONS

Suspicious Bank Activity. If you have access to their bank account, you may notice unusual transactions – large sums going in and out, especially if they don't have an income source.

## FAST CASH ADS

Talking about making easy money through social media, messaging apps, or people they've met online, with vague or unrealistic job descriptions. They may claim they are helping a friend or doing somebody a favour.

**If you notice any of these signs, it's important to have a non-judgmental conversation with the young person. Often unaware of criminal activity, they may feel trapped or threatened. Reassure them they can talk to you and seek help together – through school staff, local authorities, or organisations that specialise in youth exploitation.**